

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Luis Santiago</u>             | Social Security number or ITIN | <b>xxx-xx-4089</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | <u>Anaida Santiago</u>           | Social Security number or ITIN | <b>xxx-xx-6226</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>District of New Jersey</b> |                                  |                                |                    |
| Case number: <b>13-25578-VFP</b>                             |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis Santiago

Anaida Santiago

12/8/16

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Luis Santiago  
 Anaida Santiago  
 Debtors

Case No. 13-25578-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 74

Date Rcvd: Dec 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2016.

db/jdb  
 aty +Luis Santiago, Anaida Santiago, 47 Center Street, Belleville, NJ 07109-1705  
 Dean Prober, 20750 Ventura Blvd., Suite 100, PO Box 4365,  
 Woodland Hills, CA 91365-4365  
 514372932 +A A Action Collection Co., Inc., 29 Columbia Turnpike Suite 302,  
 Florham Park, NJ 07932-2240  
 514079662 +Aa Action Collection, 517 S Livingston Ave, Livingston, NJ 07039-4349  
 514079671 +Amity Associates, 375 Route 10 E Ste 1r, Randolph, NJ 07869-2223  
 514079693 +Cmre Financial Services Inc, 3075 E Imperial Hwy Ste, Brea, CA 92821-6753  
 514079692 +Cmre Financial Services Inc, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753  
 514079718 +Midland Funding LLC, c/o Pressler & Pressler, LLP, 7 Entin Road,  
 Parsippany, NJ 07054-5020  
 514079719 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
 514079723 +Pinnacle Credit Service, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
 514079724 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 514079725 +Revenue Enterprises LLC, 3131 S Vaughn Way Ste 426, Aurora, CO 80014-3508  
 514079726 +Revenue Enterprises LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485  
 514079727 +Robert J Candido Esq, 425 Pompton Ave, Cedar Grove, NJ 07009-1816  
 514079733 +Zale/cbsd, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195-0363  
 514079734 +Zale/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2016 23:39:40 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2016 23:39:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514079665 +EDI: AMEREXPR.COM Dec 08 2016 23:23:00 American Express, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 514079663 +EDI: BECKLEE.COM Dec 08 2016 23:23:00 American Express, Po Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 514171232 EDI: AIS.COM Dec 08 2016 23:23:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514104490 EDI: AIS.COM Dec 08 2016 23:23:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514079667 +EDI: BECKLEE.COM Dec 08 2016 23:23:00 Amex/American Express, Po Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 514079669 +EDI: AMEREXPR.COM Dec 08 2016 23:23:00 Amex/American Express, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 514156272 EDI: RESURGENT.COM Dec 08 2016 23:23:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 514102380 +EDI: ACCE.COM Dec 08 2016 23:23:00 Asset Acceptance LLC, P.O. Box 2036,  
 Warren MI 48090-2036  
 514079672 +EDI: ACCE.COM Dec 08 2016 23:23:00 Asset Acceptance Llc, Po Box 1630,  
 Warren, MI 48090-1630  
 514079677 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410  
 514079676 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 514079682 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bankamerica, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514079680 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bankamerica, Mc: Nc4-105-03-14,  
 4161 Piedmont Pkwy, Greensboro, NC 27420  
 514079685 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bk Of Amer, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514079704 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Fleet Cc/Bank of America, Attn: Bankruptcy,  
 4161 Piedmont Pkwy, Greensboro, NC 27420  
 514257935 +EDI: BANKAMER.COM Dec 08 2016 23:23:00 BANK OF AMERICA, N.A., 400 National Way,  
 Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414  
 514079679 EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bank Of America, De5-019-03-07, Newark, DE 19714  
 514147546 +EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bank of America, N.A., Bk. Dept.,,  
 P.O. Box 26012, NC4-105-02-99, Greensboro, North Carolina 27420-6012  
 514079684 +EDI: BANKAMER.COM Dec 08 2016 23:23:00 Bk Of Amer,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 514079688 EDI: CITICORP.COM Dec 08 2016 23:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
 Po Box 20363, Kansas City, MO 64195  
 514079690 EDI: CITICORP.COM Dec 08 2016 23:23:00 Citibank Usa,  
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195  
 514246734 EDI: BL-BECKET.COM Dec 08 2016 23:23:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 514079687 +EDI: CHRYSLER.COM Dec 08 2016 23:23:00 Chrysler Financial/TD Auto Finance, Po Box 9223,  
 Farmington Hills, MI 48333-9223  
 514079686 +EDI: CHRYSLER.COM Dec 08 2016 23:23:00 Chrysler Financial/TD Auto Finance,  
 Attn: Bankruptcy, Po Box 551080, Jacksonville, FL 32255-1080

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 74

Date Rcvd: Dec 08, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514079689 +EDI: CITICORP.COM Dec 08 2016 23:23:00 Citibank Sd, Na, Po Box 6241,  
Sioux Falls, SD 57117-6241

514079691 +EDI: CITICORP.COM Dec 08 2016 23:23:00 Citibank Usa, Po Box 6497,  
Sioux Falls, SD 57117-6497

514079694 +EDI: WFNNB.COM Dec 08 2016 23:23:00 Comenity bank/The Sports Authority (TSA),  
Attention: Bankruptcy, Po Box 182686, Columbus, OH 43218-2686

514079695 +EDI: WFNNB.COM Dec 08 2016 23:23:00 Comenity bank/The Sports Authority (TSA),  
Po Box 182789, Columbus, OH 43218-2789

514153113 +EDI: CRFRSTNA.COM Dec 08 2016 23:23:00 Credit First NA, Po Box 818011,  
Cleveland, OH 44181-8011

514079697 +EDI: CRFRSTNA.COM Dec 08 2016 23:23:00 Credit First/CFNA, Pob 81315,  
Cleveland, OH 44181-0315

514079696 +EDI: CRFRSTNA.COM Dec 08 2016 23:23:00 Credit First/CFNA, Bk13 Credit Operations,  
Po Box 818011, Cleveland, OH 44181-8011

514103242 +EDI: TSYS2.COM Dec 08 2016 23:23:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

514079698 +E-mail/Text: bankruptcy@diamondresorts.com Dec 08 2016 23:39:28 Diamond Resorts Fs,  
10600 W Charleston Blvd, Las Vegas, NV 89135-1260

514092752 EDI: DISCOVER.COM Dec 08 2016 23:23:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

514079699 +EDI: DISCOVER.COM Dec 08 2016 23:23:00 Discover Fin Svcs Llc, Pob 15316,  
Wilmington, DE 19850-5316

514079701 +EDI: TSYS2.COM Dec 08 2016 23:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

514079703 +EDI: BANKAMER2.COM Dec 08 2016 23:23:00 Fleet Bank Of New York, 1 Constitution Plaza,  
Hartford, CT 06115-2502

514079705 +EDI: BANKAMER.COM Dec 08 2016 23:23:00 Fleet Cc/Bank of America, 301 Rockerimmon Blvd,  
Colorado Springs, CO 80919-2303

514079707 +EDI: RMSC.COM Dec 08 2016 23:23:00 GECRB/ Old Navy, Po Box 965005,  
Orlando, FL 32896-5005

514079706 +EDI: RMSC.COM Dec 08 2016 23:23:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,  
Roswell, GA 30076-9104

514079711 EDI: RMSC.COM Dec 08 2016 23:23:00 GECRB/JC Penny, Po Box 984100, El Paso, TX 79998

514079710 +EDI: RMSC.COM Dec 08 2016 23:23:00 GECRB/JC Penny, Attention: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104

514079708 +EDI: RMSC.COM Dec 08 2016 23:23:00 Gecrb/Jc Penney Pr, Attn: Bankruptcy, Po Box 103104,  
Roswell, GA 30076-9104

514079709 +EDI: RMSC.COM Dec 08 2016 23:23:00 Gecrb/Jc Penney Pr, Po Box 965007,  
Orlando, FL 32896-5007

514299031 EDI: JEFFERSONCAP.COM Dec 08 2016 23:23:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617

514079712 +EDI: CBSKOHL.S.COM Dec 08 2016 23:23:00 Kohls/capone, Po Box 3115,  
Milwaukee, WI 53201-3115

514370289 EDI: RESURGENT.COM Dec 08 2016 23:23:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

514079713 +EDI: RESURGENT.COM Dec 08 2016 23:23:00 Lvnv Funding Llc, Po Box 10497,  
Greenville, SC 29603-0497

514079715 +EDI: MID8.COM Dec 08 2016 23:23:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255

514353933 EDI: PRA.COM Dec 08 2016 23:23:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,  
POB 41067, Norfolk VA 23541

514079721 +E-mail/Text: creditreconciliation@peoples.com Dec 08 2016 23:39:39 Peoples Untd,  
1000 Lafayette Blvd, Bridgeport, CT 06604-4725

514079720 +E-mail/Text: creditreconciliation@peoples.com Dec 08 2016 23:39:39 Peoples Untd,  
Attention: Bankruptcy, 850 Main St., Bridgeport, CT 06604-4917

514079722 +EDI: RESURGENT.COM Dec 08 2016 23:23:00 Pinnacle Credit Service, Po Box 640,  
Hopkins, MN 55343-0640

514079731 +EDI: SEARS.COM Dec 08 2016 23:23:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

514079729 +EDI: SEARS.COM Dec 08 2016 23:23:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

514079732 +EDI: VERIZONEAST.COM Dec 08 2016 23:23:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225

TOTAL: 58

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514079666\* +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871

514079664\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245

514079668\* +Amex/American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245

514079670\* +Amex/American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871

514079673\* +Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630

514079674\* +Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630

514079675\* +Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630

514079678\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)

514079683\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bankamerica, 4161 Piedmont Pkwy, Greensboro, NC 27410)

514079681\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bankamerica, Mc: Nc4-105-03-14, 4161 Piedmont Pkwy,  
Greensboro, NC 27420)

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 74

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

514079700\* +Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316  
514079702\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
514079714\* +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497  
514079716\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514079717\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514079728\* +Robert J Candido Esq, 425 Pompton Ave, Cedar Grove, NJ 07009-1816  
514079730\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

TOTALS: 0, \* 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Luis Santiago yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Mark Goldman on behalf of Joint Debtor Anaida Santiago yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  
Peter P. Bisulca on behalf of Creditor BANK OF AMERICA, N.A. ktlbslaw@aol.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com

TOTAL: 6